



2520052090861

MERCANTILE  
BANK OF WEST MICHIGAN

March 13, 2000

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

Pension and Welfare Benefits Administration  
Room N-5644  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, D.C. 20210

RE: Section 2520.104-23 of the Department of Labor Regulations

Dear Sir/Madam:

Pursuant to Section 110 of Title I of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), and Section 2520.104-23 of the Department of Labor Regulations, Mercantile Bank of West Michigan hereby provides the information required to comply with the alternative method of compliance with the reporting and disclosure requirements for unfunded pension plans maintained by an employer for a select group of management or highly compensated employees.

1. The name and address of the Employer as follows:

Mercantile Bank of West Michigan  
216 North Division Avenue NW  
Grand Rapids MI 49503

2. The Employer Identification Number assigned by the Internal Revenue Service for the Employer is the following: 38-336086-8

3. The Employer hereby declares that it maintains the plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

4. The number of such plans and the number of employees participating in such plans is as follows:

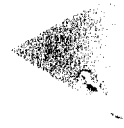
Number of Plans  
1

Number of Participants  
13

(currently; other employees may be designated from time to time by the managing body of the Employer)

Sincerely,

Lonna Wiersma  
Vice President, Human Resource Director



**MERCANTILE**  
BANK OF WEST MICHIGAN

216 NORTH DIVISION  
GRAND RAPIDS MI 49503

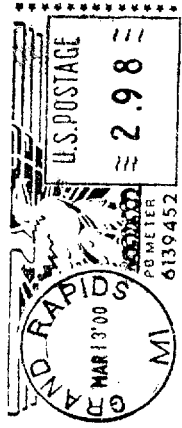
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the right of the return address

**CERTIFIED**

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RETURNS RECEIPT REQUESTED

**MAIL**



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